

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Harold Miller

**Atty. Docket:** 14846-43

**Examiner:** G. C. Vizvary

**Serial No.:** 10/774,357

**Group Art Unit:** 3696

**Filed:** February 6, 2004

**Confirmation No.:** 8469

**For:** BILLING WORKFLOW SYSTEM FOR CREDITING CHARGES TO ENTITIES  
CREATING DERIVATIVES EXPOSURE

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Amendment**

Sir:

In response to the Office Action dated February 21, 2008, applicants submit the following amendments and remarks.

A listing of the Claims begins on page 2.

Remarks begin on page 6.